

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
18 December 2003 (18.12.2003)

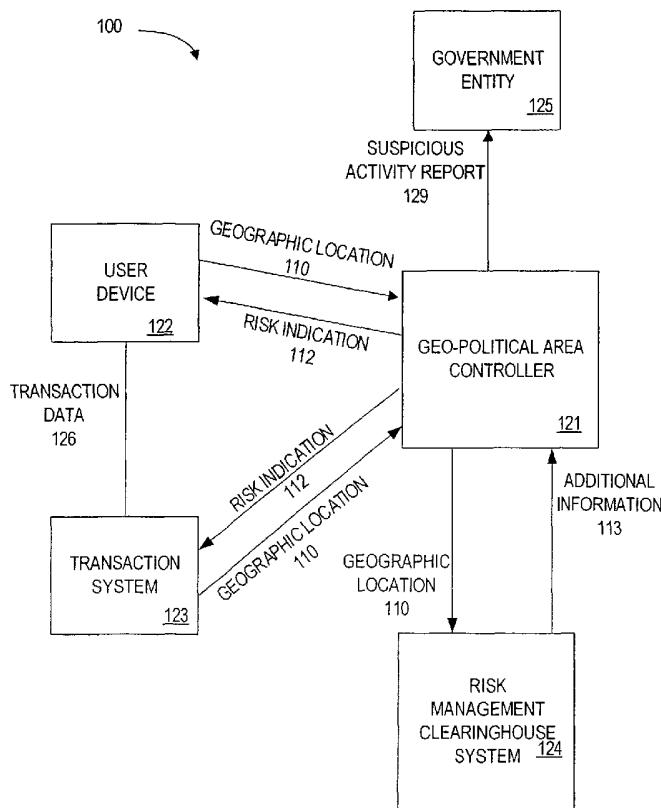
PCT

(10) International Publication Number
WO 2003/104944 A3

- (51) International Patent Classification⁷: **G06F 17/60**
- (21) International Application Number: PCT/US2003/018430
- (22) International Filing Date: 11 June 2003 (11.06.2003)
- (25) Filing Language: English
- (26) Publication Language: English
- (30) Priority Data: 60/387,849 11 June 2002 (11.06.2002) US
- (71) Applicant (for all designated States except US): **GOLDMAN, SACHS & CO.** [US/US]; One New York Plaza, New York, NY 10004 (US).
- (72) Inventor; and
- (75) Inventor/Applicant (for US only): **LAWRENCE, David** [US/US]; 85 Broad Street, New York, NY 10004 (US).
- (74) Agent: **KINCART, Joseph, P.**; Clifford Chance US LLP, 200 Park Avenue, New York, NY 10166 (US).
- (81) Designated States (national): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NI, NO, NZ, OM, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.
- (84) Designated States (regional): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PT, RO, SE, SI, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: SYSTEMS AND METHODS FOR MANAGING RISK ASSOCIATED WITH A GEO-POLITICAL AREA



(57) Abstract: Methods and systems are presented for managing Risks, including regulatory and reputational risk. The methods can be implemented in a computer and include receiving data descriptive of informational artifacts with content related to at least one of reputational and regulatory risk into the computer system. The computer system can have one or more geopolitical areas (121) defined within it. The computer system can also receive data descriptive of details of a financial transaction (126), wherein the details include an indication of at least one geopolitical area (121) associated with the financial transaction. At least one informational artifact related to at least one of reputational and regulatory risk can be associated with the at least one geopolitical area associated with the financial transaction and the computer system can generate a report (129) comprising data descriptive of the informational artifacts associated with the at least one geopolitical area associated with the financial transaction.

WO 2003/104944 A3



Published:

- *with international search report*
- *before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(88) Date of publication of the international search report:

19 February 2004

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/18430

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : G06F 17/60
 US CL : 705/35, 36, 37, 38

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
 U.S. : 705/35, 36, 37, 38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched
 NONE

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 EAST, DIALOG

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 6,321,212 B1 (LANGE) 20 November 2001 (20.11.2001), column 15, line 1 thru column 107, line 21.	1-20
X	US 6,317,727 B1 (MAY) 13 November 2001 (13.11.2001), column 8, line 50 thru column 54, line 55.	1-20
X	US 6,119,103 (BASCH et al) 12 September 2000 (12.09.2000), column 4, line 60 thru column 20, line 44.	1-20

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:		"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A"	document defining the general state of the art which is not considered to be of particular relevance	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E"	earlier application or patent published on or after the international filing date	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&"	document member of the same patent family
"O"	document referring to an oral disclosure, use, exhibition or other means		
"P"	document published prior to the international filing date but later than the priority date claimed		

Date of the actual completion of the international search 13 October 2003 (13.10.2003)	Date of mailing of the international search report 22 DEC 2003
---	--

Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No.	Authorized officer <i>Vincent Millin</i> Telephone No. (703) 306-1113
--	---